



**National
Payment
Relief**

Solutions that work

600 West Germantown Pike, Suite 400, Plymouth Meeting, PA 19462, Ph. (800) 991-4518 Fax (800) 991-4518
www.nationalpaymentrelief.com info@nationalpaymentrelief.com

May 22, 2013

Angela Robinson
2601 NATCHEZ AVE
CLEVELAND, OH 44109

RE: 2601 NATCHEZ AVE, CLEVELAND, OH 44109

LATE PAYMENT NOTICE

Dear Angela Robinson,

Our records indicate that your loan is in default. As your promissory note states, "If your payment is not received on or before the end of your payment grace period, a late charge will be incurred" and will be automatically added to your account. If you have not yet done so, please remit your past due amounts as stated below to avoid further collection actions and costs. Your immediate attention to this matter is greatly appreciated. Please be advised that if a foreclosure action has commenced, any legal costs incurred will not be reflected in the totals listed below and you might be liable for these legal costs and charges.

Accounting	
Note UPB	\$22,073.06
Note Arrears	\$13,464.56
Late Fees	\$1,525.00
Legal Fees	Call to find out
Monthly Payment	\$264.91
Interest	12.00%
Note Payoff	\$37,062.62
Reinstatement Amount	\$8,712.00
Note Last Payment Date	1/1/2009

Required Legal Disclaimers:

Please be advised that this company is attempting to collect upon a debt. Any information obtained will be used in furtherance of that purpose. If you are in need of financial advice you may contact the department of Housing Urban Development (HUD) at 1-800-569-4287 to obtain a list of approved housing counseling agencies.

If you have any questions regarding the above information, please call our toll free number at listed above, Monday thru Friday between the hours of 8:00 a.m. to 5:00 p.m. Eastern Standard Time. When calling, please reference your property address, so that we may better serve you.

Disclosure Notice:

This communication is for a debt collector and it is an attempt to collect a debt.



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MORTGAGE STATEMENT

HOMEOWNER AND PROPERTY INFORMATION

Homeowner

Name: **Angela Robinson**
Property **2601 NATCHEZ AVE,**
Address: **CLEVELAND, OH 44109**

MORTGAGE BALANCE INFORMATION

Accounting	
Note UPB	\$22,073.06
Note Arrears	\$14,126.76
Late Fees	\$1,600.00
Legal Fees	Call to find out
Monthly Payment	\$264.91
Interest	12.00%
Note Payoff	\$37,799.82
Reinstatement Amount	\$8,712.00
Note Last Payment Date	1/1/2009

****NOTE** – Call us at the number listed above today to find out options to get your mortgage reinstated and avoid foreclosure.

DISCLOSURES

- 1) Our company is now the legal owner of your mortgage note. Our records indicate that a lien is still recorded against your property at your county recorder's office and this lien has not yet been satisfied.
- 2) If you filed bankruptcy and it was discharged, it is possible that you no longer personally owe this debt and this is not an attempt to collect the debt from you personally. If you are still occupying or making use of the property, the lien still needs to be satisfied. Please call us to find out your options or consult an attorney.
- 3) This communication is for a debt collector and it is an attempt to collect a debt.
- 4) The documents in this transmission contain confidential information belonging to the sender, which is legally privileged. The information is intended only for the use of the individual or entity named above. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or the taking of any action in relation to the contents, is strictly prohibited. If you have received this facsimile and/or email in error, please notify the sender immediately and destroy the document(s).